

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Rafael Muriel  
Debtor

Case No. 17-02688-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Oct 26, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2022:**

Recip ID	Recipient Name and Address
db	+ Rafael Muriel, PO Box 822, Mount Pocono, PA 18344-0822
cr	+ FV-1, Inc, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ FV-1, Inc., in Trust for Morgan Stanley Mortgage C, 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883
cr	+ Times Square Revolving Trust C/O Specialized Loan, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
4939641	EZ Pass/NY-NJ, Customer Account Correspondence, PO Box 15187, Albany, NY 12212-5187
4939640	Emerald Lakes Association, Inc., 1 Glade Drive, Long Pond, PA 18334
4939642	+ George R. Hludzik, Esq., 1620 N. Church Street, Suite 1, Hazelton, PA 18202-9509
4939643	PPL Electric Utilities, Attn: Bankruptcy Department, 827 Hausman Road, Allentown, PA 18104-9392
4939644	+ Richard M. Squire & Associates, L.L.C., Attn.: Bradley J. Osborne, Esquire, 115 West Avenue, Suite 104, Jenkintown, PA 19046-2031

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 26 2022 18:41:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Oct 26 2022 18:41:00	Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 26 2022 18:41:00	U.S. BANK NATIONAL ASSOCIATION, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
cr	+ Email/Text: USBankBKNotices@nationalbankruptcy.com	Oct 26 2022 18:41:00	U.S. Bank National Association, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
4987421	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 26 2022 18:41:00	FV-I, Inc. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
4972333	Email/PDF: resurgentbknofications@resurgent.com	Oct 26 2022 18:44:43	LVNV Funding, LLC its successors and assigns as, assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4950206	+ EDI: PENNDEPTREV	Oct 26 2022 22:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4950206	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2022 18:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5196992	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 26 2022 18:41:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5370551	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 26 2022 18:41:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5196993	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Oct 26 2022 18:41:00	Specialized Loan Servicing LLC, 8742 Lucent

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Blvd, Suite 300, Highlands Ranch, Colorado  
80129, Specialized Loan Servicing LLC, 8742  
Lucent Blvd, Suite 300, Highlands Ranch,  
Colorado 80129-2386

5370552 + Email/Text: bkelectronicnoticecourtmail@computershare.com  
Oct 26 2022 18:41:00

Specialized Loan Servicing LLC, 6200 S. Quebec  
St., Greenwood Village, Colorado 80111,  
Specialized Loan Servicing LLC, 6200 S. Quebec  
St., Greenwood Village, Colorado 80111-4720

4939645 + Email/Text: bkelectronicnoticecourtmail@computershare.com  
Oct 26 2022 18:41:00

Specialized Loan Servicing, LLC, 8742 Lucent  
Boulevard, Littleton, CO 80129-2386

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Emerald Lakes Association Inc, 1 Glade Dr, Long Pond, Pa 18334

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2022 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2022 at the address(es) listed below:

Name	Email Address
George Robert Hludzik	on behalf of Creditor Emerald Lakes Association Inc georgeh@slusserlawfirm.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Specialized Loan Servicing LLC as servicer for FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC bkgroup@kmlawgroup.com
Monroe County Tax Claim Bureau	TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov
Steven R Savoia	on behalf of Debtor 1 Rafael Muriel ssavoia@ptd.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1

**Rafael Muriel**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3677

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-02688-MJC

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rafael Muriel

10/26/22**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**